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SUBJECT: **AFFORDABLE CARE ACT: HEALTH INSURANCE ENROLLMENT IN BELLEVUE**

STAFF CONTACT: Joyce Nichols, CMO, 452-4225; Emily Leslie, Parks, 452-6452; Alex O'Reilly, Parks, 452-2824

POLICY ISSUE: The Human Services Element in the City of Bellevue Comprehensive Plan (adopted December 6, 1993, Resolution #5726) states that "the City places a high priority on partnership in responding to human services issues on a local and regional level. The City values broad community support in funding individual projects and views governmental cooperation and partnership with the private sector as critical to solving many human service issues." The following policy supports Bellevue's partnership with Public Health – Seattle & King County in their efforts to enroll uninsured Bellevue residents in health insurance as a result of the passage of the federal Affordable Care Act:

POLICY HS-8: Support and actively coordinate with local, regional, and national efforts that address local human services needs and ensure that local programs complement programs provided at the state and federal level.

NEEDED FROM COUNCIL:

This is an informational briefing for Council. Erika Nuerenberg, Healthcare Reform Analyst for Public Health Seattle & King County, will provide an overview of Health Care Reform outreach and enrollment efforts in King County. Bellevue staff will address specific local outreach efforts to inform residents of health care enrollment opportunities.

BACKGROUND

In March 2010, Congress passed and the President signed the Patient Protection and Affordable Care Act, also known as the Affordable Care Act (ACA). Beginning in January 2014 one of the major components of the ACA, the "Individual Mandate" requiring most citizens and legal permanent residents to have health insurance coverage, will go into effect. Based on income, uninsured adults have the following options:

- Uninsured adults age 19-64 will be able to enroll in either expanded Medicaid coverage (for households with annual incomes at or below 138% of the Federal Poverty Level, which is about \$31,809 for a family of four in 2013); or

- Select from a number of subsidized health insurance plans approved by the State of Washington through Washington Healthplanfinder, an online marketplace for purchasing private health insurance (for households with annual incomes between 139% and 400% of the Federal Poverty Level, which is between \$32,734 and \$94,200 for a family of four in 2013).

According to data from Public Health Seattle & King County, over 180,000 King County adults age 19-64 are currently uninsured, or 16% of the population. In Bellevue, it is estimated that 11,500, or 14.3% of the adult population age 19-64, are currently uninsured. Children up to age 18 are covered under the State Apple Health for Kids Program, at either no cost or with low premiums depending on family income, or under their family's plan through the Washington Health Exchanges. Enrollment in either expanded Medicaid or one of the subsidized health insurance plans begins October 1, 2013. The following describes the collaboration between the City of Bellevue and Public Health Seattle & King County (PHSKC) to ensure that uninsured residents will have a number of opportunities to enroll in health insurance at events that will be held at City facilities with trained PHSKC staff.

City of Bellevue Outreach Efforts

Bellevue staff from Parks & Community Services and Neighborhood Outreach has been working with staff from PHSKC to plan a number of events and provide information to Bellevue residents about the upcoming implementation of health care reform.

- Efforts to provide information to Bellevue residents include the following:
 - News releases to media, including diverse print and TV outlets; articles will be posted on the City website and social media pages; and articles will be included in the September issue of "Neighborhood News" and the October issue of "It's Your City: The information will include a list of the scheduled enrollment events in City facilities beginning in October. The information will be available in a number of languages in addition to English.
 - Posters and flyers provided by PHSKC will be distributed throughout the City at community centers, City Hall, and other City facilities. These posters and flyers will also be shared with local businesses and non-profit agencies.
 - The City will also provide a link to the King County website on all its outreach materials that will include all sites in Bellevue that are holding enrollment events, including King County Libraries (Downtown Bellevue), Bellevue Public Schools, non-profit human services agencies, Eastgate Public Health Center and hospitals. The link is: <http://www.kingcounty.gov/healthservices/health/personal/coverage/calendar/Bellevue.aspx>
- Enrollment Events: Multilingual staff from PHSKC, called In-Person Assisters, will be available at the following sites to enroll people in health insurance according to the schedule below:
 - South Bellevue Community Center: October 11, 11am – 3pm
 - Crossroads Shopping Center: October 19, 10am – 3pm
 - Bellevue City Hall: October 22, 9am – 4pm
 - North Bellevue Community Center: October 23, 3 – 7pm
 - Highland Community Center: November 5, 4 – 7pm
 - Crossroads Community Center: November 15, 9am – 1pm
 - Staff at Crossroads Mini City Hall (MCH) is developing a schedule for multilingual Personal Assisters to be on-site on a regular basis. For example, so far, MCH will be partnering with International Community Health Services to offer certified Personal Assister appointments in

Vietnamese and Korean, and will be able to assist Cantonese and Mandarin speaking clients on Wednesdays when there is a Chinese interpreter at MCH. More languages will be added soon.

- Other human services non-profit agencies that are contracting with PHSKC to provide In-Person Assistants in Bellevue include SeaMar, Friends of Youth, Solid Ground, Within Reach, and Washington CAN.
- Efforts within and between City Departments:
 - Staff from the Communication Team have been involved in initial planning and will provide support as outlined above to provide information to the community and other activities.
 - Staff in the Human Resources Department has been advised of the dates of the above enrollment events and the PHSKC web link so this information can be shared with Bellevue employees.
 - Probation Division staff has been advised of the dates of the enrollment events so it can be shared with those receiving these services who may be uninsured.
- Efforts with community partners and other East King County cities:
 - Bellevue staff facilitated a briefing between Eastside Pathways Interim Executive Director Stephanie Cherrington and staff from PHSKC. As a result, Eastside Pathways will be providing information on events to its partners and looking for other opportunities to assist.
 - Bellevue staff has helped coordinate PHSKC briefings to the following groups: Eastside Interfaith Social Concerns Council, Eastside Homelessness Advisory Committee, Eastside Human Services Forum Board and Work Group, and the Bellevue Human Services Commission.
 - Bellevue staff is coordinating with staff from the cities of Kirkland and Redmond to jointly publicize enrollment events in order to maximize coverage for Eastside residents.

ALTERNATIVES:

N/A

RECOMMENDATION:

N/A

ATTACHMENTS:

- (A) "Coverage is Here" Bellevue Fact Sheet from Public Health Seattle & King County
- (B) "Preparing for Healthcare Reform" from King County Executive's Leadership Circle

Upcoming Events:

Crossroads Shopping
Center/Bellevue Mini-City
Hall:

Every Monday from 10am-1pm

**Large public event on 10/19
from 10am-3pm**

Bellevue City Hall:

10/22 from 9am - 4pm

North Bellevue Community

Center: 10/23 from 3-7pm

South Bellevue Community

Center: 10/11 from 11am - 3pm

Highland Community

Center: 11/5 from 4-7pm

Crossroads Community

Center: 11/15 from 9am - 1pm

Stevenson Elementary:

10/1 from 5:30-8:30pm

Sea Mar Bellevue Clinic:

Monday-Friday from 8am-5pm

Eastgate Public Health

Center:

Monday-Friday from 8am-5pm

Lake Hills Elementary:

10/2 from 3-7pm

Bellevue Library:

10/9, 11/13 and 12/11 from 10-2

10/14, 11/18 and 12/16 from 4-8

Newport Way Library:

10/7, 11/4 and 12/2 from 10-2

10/22, 11/19 and 12/10 from 5-8



King County Goal:

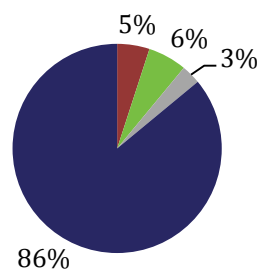
Increase access to health coverage

Health Reform is here and big changes are coming. Starting this fall, Bellevue residents will have a new way to find, compare and enroll in affordable health insurance coverage. It's called Washington Healthplanfinder. Enrollment begins on Oct. 1, 2013 for coverage that begins Jan. 1, 2014.

King County has made it a countywide priority to ensure all residents who are newly eligible for health coverage are enrolled. Opportunities to insure residents are through:

- *Medicaid*, which will expand by increasing the income eligibility to 138% of the Federal Poverty Level (FPL). This increase will allow about 80,000 people in King County, who are currently uninsured, to become eligible for Medicaid.
- Our state's Health Benefit Exchange, called *Washington Healthplanfinder*, which will give consumers and small businesses a new way to find, compare and enroll in affordable health insurance. Subsidized premiums and tax credits will be available to the approximately 100,000 King County residents with incomes 139%-400% of poverty.

City of Bellevue Resident Health Insurance Profile



- Eligible for Medicaid (<138% FPL)
- Eligible for Tax Credits (139-400% FPL)
- Eligible for Exchange (over 400% FPL)
- Insured

Federal Poverty Levels by Income

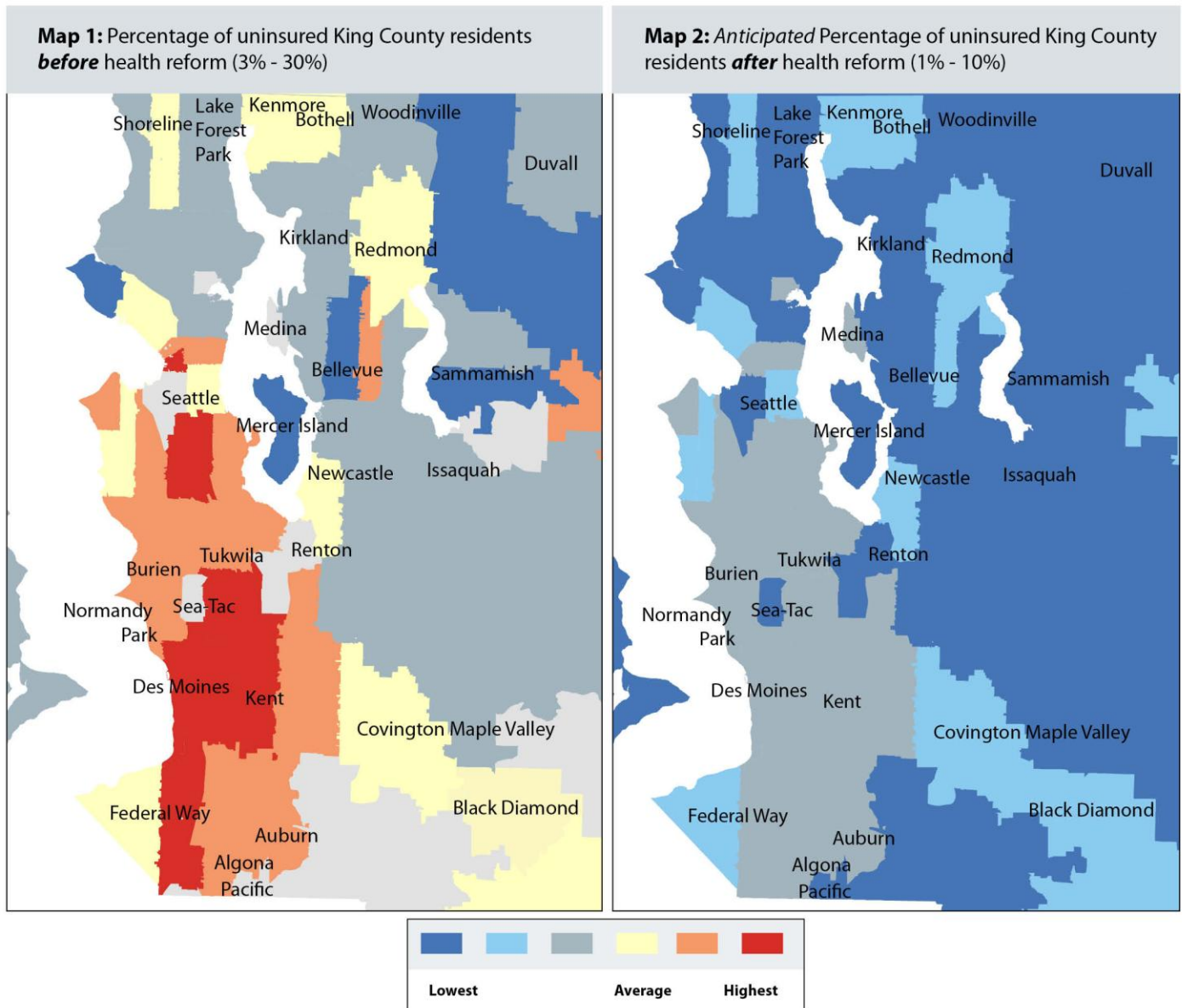
100% = \$11,490 (\$23,550 for family of four)
138% = \$15,856 (\$32,499 for family of four)
400% = \$45,960 (\$94,200 for family of four)

- **11,475 people are uninsured**, which is about *14% of the population* in the City of Bellevue.
- Of the uninsured, **3,809 people will be eligible for Medicaid** through the expansion.
- Of the uninsured, **5,143 will be eligible for subsidies and tax credits** through the Health Benefit Exchange.

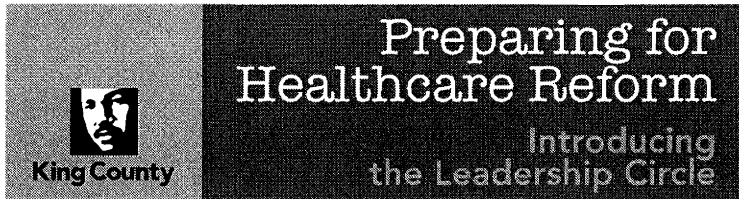
Health insurance access in King County

Coverage is Here King County: Our best opportunity to address health inequity

Wide disparities exist in King County related to place, race/ethnicity, education and income. In fact, King County has some of the greatest disparities in the U.S. in a number of determinants of health, including health coverage. Lack of health insurance is much more common in some communities. For example, 30% of residents in SeaTac are uninsured, while only 2% of residents in Mercer Island are uninsured.



Bellevue Partners: City of Bellevue, UW Neighborhood Factoria Clinic, Sea Mar Bellevue Clinic, Eastgate Public Health Center, Stevenson Elementary, Lake Hills Elementary, Crossroads Shopping Center/Bellevue Mini-City Hall, North and South Bellevue Community Centers, Highland Community Center, Crossroads Community Center, Bellevue and Newport Way Libraries



2013 State of the County
King County Executive Dow Constantine

Making the most of healthcare reform in King County

Enrolling all eligible people in health insurance is the goal of Executive Constantine's new Leadership Circle



New Leadership Circle:

King County Executive Dow Constantine has created a **Leadership Circle** to champion enrollment of people who are newly eligible for health insurance under the Affordable Care Act. The group consists of prominent community leaders from local business, health and non-profit organizations, education, cities, media and other sectors, all of whom have made a commitment to reach out to their respective constituencies. The Leadership Circle will help spread the word about the new opportunities for health insurance, help Executive Constantine monitor implementation, and provide follow-up advice on reaching those who are eligible but still haven't enrolled. **Three co-leads** have been appointed to serve as **co-chairs** of the Leadership Circle, including **Tom Gibbon** of **Swedish Medical Center**, **Maud Daudon** of the **Seattle Metropolitan Chamber of Commerce**, and **Gordon McHenry, Jr.** of the non-profit **Solid Ground**.

The problem of the uninsured: If you're one of the 200,000 people in King County without health insurance, the only way to pay for medical care is out-of-pocket. How do you afford expensive preventive care for your family, and what do you do if you get sick or injured? Being without health insurance makes individuals and families vulnerable to serious illness and financial hardship. Treating illnesses in emergency rooms puts an economic strain on communities because ER care is much more expensive than providing preventive care or treating an illness before it becomes serious.

A key provision of the Affordable Care Act (ACA) is to increase enrollment in health insurance: The ACA provides increased Medicaid eligibility for low income single adults and families, subsidies for families to self-purchase insurance, and expansion of employer-based insurance. Many people without insurance go without preventive care. With better access to health insurance, money will not be an obstacle to needed vaccinations, cancer screenings and mental health

services, and the ability to better able to manage diabetes, high blood pressure, and other chronic conditions. People will have less reason to wait until an illness becomes serious before seeking care.

In King County, 185,000 people are expected to newly qualify for Medicaid or subsidized health insurance. About 83,000 people earning less than 138% of the federal poverty level (currently \$31,809 for a family of four) will be eligible for Medicaid, including 7,000 homeless persons. Another 100,000 people will be able to buy subsidized insurance in the Washington state insurance "Exchange."

Enrollment will begin October 1, 2013.

Washington's insurance Exchange is an information clearinghouse and marketplace. Healthplanfinder (<http://wahbexchange.org>) will be the go-to place to learn about the Exchange's plans, providers, costs, and quality of care.

Outreach to the newly eligible will be critical:

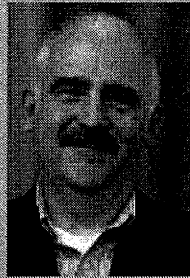
Reaching out to newly eligible people and enrolling them in insurance, as the first step to better health, will require a major effort by multiple groups across King County.

Leadership Circle Co-chairs



Maud Daudon

Maud was appointed Seattle Chamber of Commerce president and CEO in 2012. She stepped into this role after 10 years with Seattle-Northwest Securities Corporation where she served for six years as president & CEO. From 1998 to 2001, Daudon was deputy mayor and chief of staff for the City of Seattle, focusing on overall city strategy, public safety, labor issues, budget, information technology, and city utilities. Prior to that, she was chief financial officer for the Port of Seattle. Daudon is co-chair of WSDOT and the city of Seattle's Advisory Committee on Tolling and Traffic, chairs the board of trustees for the Bullitt Foundation, and serves on the board of trustees for Seattle Biomedical Research Institute. She was named to Governor Inslee's transition team and served on Governor Gregoire's Higher Education Funding Task Force. In 2010, she was recognized as one of the Puget Sound Business Journal's "Women of Influence."



Tom Gibbon

Tom develops and manages Community Health Programs for Swedish Medical Center's External Affairs Department where he is a member of the Swedish/Providence Government and Regulatory Affairs Team. In 2010, he opened the Swedish Community Specialty Clinic, a partnership formed between 300 Swedish Specialists, the King County Community Health Network, Project Access Northwest and a variety of community organizations aimed at ensuring that vulnerable individuals can access the quality specialty care services. Gibbon manages the Ballard Teen Clinic at Ballard High School, and currently serves on a Public Health Advisory Committee tasked with promoting collaborative health care initiatives between King County hospitals. He is Chairman of the Board of the Washington Healthcare Access Alliance, and has served on the Board of Directors for the Lifelong AIDS Alliance. Gibbon is committed to developing community-wide programs that focus on serving Washington State's underserved and uninsured populations.



Gordon McHenry, Jr.

Gordon is the President & CEO since 2012 of Solid Ground, a King County based community action agency committed to ending poverty and advocating for public policies and solutions that address racism and other forms of oppression that are the root causes of poverty. Solid Ground addresses housing, transportation, healthy food access, community engagement and leadership. A native Seattleite and graduate of Seattle Public Schools, McHenry served as Executive Director of Rainier Scholars, as well as on a variety of boards including CAMP (now Centerstone), United Way of King County, the Seattle Public Library, Mountains to Sound Greenway Trust Board of Directors and the Seattle University Board of Trustees. He is an attorney who served as corporate counsel in the Boeing Company as well as with the Perkins Coie law firm in Seattle. McHenry holds a BA from Seattle University and a JD from the Georgetown University Law School.